

SUMMER 2016

PROFITSHARING



THE TRACK RECORD

PUBLISHED BY CANADIAN TIRE DEALERS' ASSOCIATION

IT'S GROWTH AWARD SEASON!

How it works

You're eligible*
to receive a
Growth Award
if you:

- Worked 1,000 hours in the same store in 2015 (around 20 hours per week) *and*
- Were still employed in the same store in May 2016.

* If you are a service centre employee, please speak with your Dealer to find out if you qualify.

Your Dealer deposits an Award to your Growth Award account in June based on:

- Store profits



- Number of Profit Sharing members in your store



- Your personal performance



Once you receive the Award, you will then:

- Invest your award on mysunlife.ca in one of the plan's five investment options



- Monitor your investment choices, adjust if necessary, and watch your account grow



- Withdraw when you reach age 65 or retire!



HOW TO INVEST YOUR AWARD

You decide how to invest your awards. You have five different investment options to choose from:

- Target risk funds
 - **BlackRock (BLK) Conservative Fund**
 - **BlackRock (BLK) Moderate Fund**
 - **BlackRock (BLK) Aggressive Fund**
- **Canadian Tire Stock Fund**
You're required to keep at least 10% of your Growth Award invested in this fund
- **Sun Life Financial Money Market Segregated Fund**

Turn the page to see how you can determine which investment option is right for you!



WHICH INVESTMENT OPTION SHOULD YOU CHOOSE?



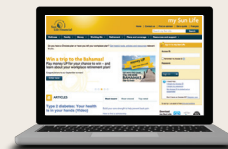
Read the 2015 Annual report for details about each investment option and to see sample profiles – if you don't have a copy yet, speak with your Dealer.



Complete the Asset Allocation tool at mysunlife.ca to understand your tolerance of risk and savings goals.



Call the Sun Life Financial Customer Care Centre if you need support interpreting your results.

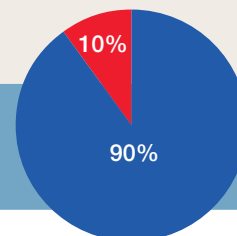


Choose your investments online at mysunlife.ca.



Regularly monitor your investments and make adjustments as your needs may change.

If you don't choose investment options for your Growth Award, it will be invested in the default options – 10% in the Canadian Tire Stock Fund and 90% in the BLK Conservative Fund.



We are excited to announce the launch of the Profit Sharing Plan's new microsite (i.e., website) for plan members. Starting September 2016, you will find everything you need to know about how the Profit Sharing Plan works when you visit the site on your computer or mobile/smart device.

Stay tuned for more details in the coming months!

JOIN THE 2016 MONEY UP CHALLENGE **MONEY UP**
Learn more. Earn more.

Learn about retirement – for your chance win a \$10,000 travel voucher!

Sun Life Financial's money UP is a fun way to learn about investing and saving for retirement. Sign in to mysunlife.ca and look for money UP on **my financial centre**. You're automatically entered into the draw when you play the game! Complete all six levels, and you could win the grand prize of a travel voucher for \$10,000! Complete Level 3 or higher and you can also win one of the 10 prepaid gift cards – ranging from \$350 to \$450! The contest ends November 30, 2016.

Let the games begin!



MY PROFIT SHARING

Jeannie Rooney, Office Manager,
Store #20, Charlottetown

"I joined Canadian Tire 25 years ago. I first started as a cashier and I've been an Office Manager since 2002. The Profit Sharing Plan has really helped me out! I took out a lump sum amount as a down payment on my mortgage, and also used the plan to help pay for my daughter's university studies. So far, I've saved over \$114,000!"

HAVE QUESTIONS ABOUT THE PROFIT SHARING PLAN?

Check out:

- Your semi-annual Profit Sharing statement (mailed to your home)
- Profit Sharing Plan annual report (delivered each spring)
- eLearning videos on CT University and mysunlife.ca

YOU CAN ALSO CALL ONE OF SUN LIFE FINANCIAL'S CUSTOMER CARE CENTRE REPRESENTATIVES

at **1-866-733-8612** from 8 a.m. to 8 p.m. ET any business day.
Service is available in more than 190 languages.